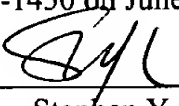




Appl. Ser. No.: 09/816,975  
Atty Dkt 13230-101

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop NON-FEE AMENDMENT, Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450 on June 8, 2004.

  
Stephen Y. Chow

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicants: Jayme Matthew FISHMAN et al.  
Serial No: 09/816,975  
Filed: March 23, 2001  
For: SYSTEM AND PROCESS FOR  
CONDUCTING AUTHENTICATED  
TRANSACTIONS ON LINE

Examiner: Jenise E. JACKSON  
Art Unit: 2131

**RECEIVED**

JUN 17 2004

Technology Center 2100

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To: Commissioner for Patents  
Washington, DC 20231

**REPLY (A) TO OFFICE ACTION PURSUANT TO 37 C.F.R. §1.111**

Sir:

This paper is being provided in response to the (non-final) Office Action mailed February 8, 2004 for the above-captioned U.S. patent application. It includes amendments compliant with the provisions of the revised 37 CFR § 1.121.

In the event that extensions of time are necessary, such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any fees required for consideration of this paper (including fees for net addition of claims) are authorized to be charged to our Deposit Account No. 03-2410, Order No. 13230-101.

Claims 1-19 are currently pending in the application. Claims 1-7 and 10-17 are rejected under 35 U.S.C. § 102(b) as anticipated by Maes et al., U.S. Patent No. 6,016,476. Claims 8-9 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Maes et al., in view of Lambert, et al., U.S. Patent No. 6,282,649. Claims 1-3 and 11 are further provisionally rejected under the

doctrine of obviousness-type double patenting as being unpatentable over claims 1-3, and 9 of copending Application No. 10/132438.

Through the amendments and the Remarks that follow, the rejections of claims 1-19 above are overcome.